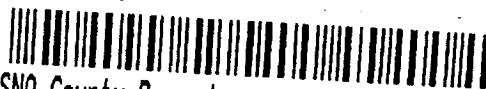


Fidelity National Title Company

Recording Requested By:

After Recording Return To:

American Home Mortgage Acceptance, Inc.
520 Broadhollow Road
Melville, NY 11747



FRESNO County Recorder
Robert C. Werner

DOC- 2005-0242554

Acct 4-Fidelity National Title Company
Thursday, OCT 13, 2005 14:27:27

Ttl Pd \$57.00

Nbr-0001984611

CRR/R3/3-11

Prepared By: Maria Moon-Micklos

266031-MK

[Space Above This Line For Recording Data]

DOC ID #:

And Request For
Notice Of Default

DEED OF TRUST AND ASSIGNMENT OF RENTS

This deed of trust secures an obligation which calls for payment of interest at a variable interest rate.
THIS DEED OF TRUST is made this 5th day of October, 2005, between

Sergio Gomez Ceballos, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY

whose address is, 326 W. MacDonald, Richmond, CA 94804

herein called "Trustor,"

Fidelity National Title Company

herein called "Trustee," and

American Home Mortgage Acceptance, Inc.

herein called "Beneficiary."

Trustor irrevocably grants, transfers and assigns to Trustee, in trust and with power of sale, all of the real property in the City or Town of Kerman, County of FRESNO

, State of California, having the street address of

14701 West C Street

and more specifically described as:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF **EXHIBIT "ONE"**

THIS DEED OF TRUST IS SECOND IN LIEN AND SUBSEQUENT TO THE FIRST DEED OF TRUST RECORDING CONCURRENT HERewith

Parcel ID Number: 023-213-045

together with all improvements

HELOC - CA Deed of Trust
FE-3131(CA) (0208)

Page 1 of 9

FORMSEDOE - (800)835-4111

Initials: SGC

4/00

Doc # 940796/ Image: E31311CA.prn App #: 0001020819